

think that it is poor legislation and I don't believe that we should pass it off General File.

PRESIDENT: Is there any further....Senator Duis did you want to be heard on this particular bill?

SENATOR DUIS: Yes, Mr. President. This is not a situation that involves the bank primarily, it is the small loan department and the 120 months is what it is limited too. Consequently what it does it give the person the opportunity to borrow money where he was unable to do so before on a personal loan. All it is actually doing is giving them the right to take real estate as security on the personal loan where they hadn't done it before. It will give him an opportunity to receive some money.

PRESIDENT: Any further discussion of LB680? Senator Clark did you want to be recognized? Senator Nore did you speak? Alright, Senator Whitney.

SENATOR WHITNEY: Mr. President, I asked a few bankers what they thought of this and they said that some of them were already doing it now. They didn't know that it was in the law that you couldn't. I think that the purpose of this is for the sake of the consumer. I am in favor of the bill.

PRESIDENT: Senator Kelly do you have any closing then on your bill? Is there any further discussion of the bill? Alright, Senator Kelly.

SENATOR KELLY: Mr. President, I believe that we have discussed this on the 3 different occasions and I am sure that my colleagues understand it, I am ready for the question.

PRESIDENT: Question is, shall LB680 be advanced from General File to E & R Initial. All those in favor will vote aye, those opposed will vote no. Voting on the advancement of LB680. Once again, have you all voted? Clerk will record.

CLERK: 25 ayes, 1 nay, Mr. President.

PRESIDENT: 680 is advanced. It is the Chair's understanding that the amendments were adopted to 293 and that those will be added to the bill and it is going to remain on General File?

CLERK: Yes.

PRESIDENT: Thank you. Alright, Senator....the Chair should point out that the Fiscal Note is still lacking on LB613 which is next for General File debate so we will have to pass over that, but Senator Barnett, for what purpose do you rise?

SENATOR BARNETT: Mr. President, point of personal privilege. I had the Pages pass out a little procedure slip for everybody, I know that some of you probably won't need it, but there are so many motions and so many different ways to get things done as far as this body is concerned, that I had Jack Rogers and I believe that Vince was involved in helping make up what we thought was the more important issues which are discussed and I had them passed out to everybody and therefore they won't have to look up everything in the rule book, they can just glance at this sheet of paper. Now whether or not you want to use it or not, is your business. I just want to make a point that it is for you to save and use.